

**RUSSELL LOW, ESQ. RLL-4745**  
**LOW & LOW, LLC**  
**Attorneys at Law**  
**505 Main Street**  
**Hackensack, NJ 07601**  
**(201) 343-4040**  
**Attorneys for Debtors**



**Order Filed on July 2, 2020**  
**by Clerk,**  
**U.S. Bankruptcy Court**  
**District of New Jersey**

---

**IN THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE DISTRICT OF NEW JERSEY**

IN RE: : CHAPTER 13

Vanessa Maria Lott : CASE NO. 19-24738

: The Honorable Stacey L. Meisel

Debtor : Hearing Date: May 27, 2020 at 10:00 a.m.

---

**ORDER TO APPROVE AND DISBURSE SETTLEMENT**

---

The relief set forth on the following pages two (2) through two (2), is hereby ORDERED.

**DATED: July 2, 2020**

A handwritten signature in cursive script, reading "Stacey L. Meisel".  
**Honorable Stacey L. Meisel**  
**United States Bankruptcy Judge**

Page 2

Debtor: Vanessa Maria Lott

Case No. 19-24738-SLM

Caption: ORDER TO APPROVE AND DISBURSE SETTLEMENT

---

This matter having come before the Court upon the debtor's Notice of Motion for an Order approving and disbursing settlement from the debtor's personal injury case, the Court having examined the evidence presented, and for good cause shown, IT IS HEREBY

**ORDERED** that the Bankruptcy Court approve the Gross Settlement in the amount of \$90,000.00.

**FURTHER ORDERED** that the Bankruptcy Court approve the net proceeds in the amount of \$30,734.27 to be disbursed to the debtor's special counsel, Dan T. Matrafajlo, Esq.

**FURTHER ORDERED** that \$1,000.00 be disbursed to Russell L. Low, Esq. upon entry of an Order Granting Supplemental Chapter 13 Fees.

**FURTHER ORDERED** that the non-exempt proceeds be remitted to the Chapter 13 Standing Trustee, Marie-Ann Greenberg to pay off the remaining unsecured claims at 100% excluding the student loan claim filed by the United States Department of Education, which is to be paid outside of the Chapter 13 Plan.

**FURTHER ORDERED** that any remaining non-exempt proceeds be disbursed by the Chapter 13 Standing Trustee to the mortgagee to be paid toward the pre-petition mortgage arrears.

**FURTHER ORDERED** that net proceeds in the amount of \$38,960.00 shall be disbursed to the debtor.